

## **ABSTRACT OF THE DISCLOSURE**

An accessory for trousers worn low on the hips, for concealing otherwise exposed surfaces such as the midriff or underwear, and for retaining the trousers on the hips. The accessory comprises a panel of fabric or other flexible material, configured to encircle the waist and to overlap the top of the trousers. The accessory has an elastic waistband and an attaching element for engaging and retaining the trousers. In alternative embodiments, the retaining element may comprise hook and loop fastener or belt loops. In a further alternative embodiment, the upper edge of the accessory may bear lace. In still other alternative embodiments, the accessory may be pleated, may have an optional zipper, may be provided in a form that bulges out from the body when worn, may be elastic, and may have these features in any combination. The accessory may be provided with trousers as a visually matched set.